

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

In re:	Richard J. Garza, Jr.	)	Case No. 18-16989
	Emily A. Garza	)	Chapter 13 Proceedings
	Debtors	)	Judge Arthur I. Harris

**TRUSTEE'S MOTION FOR ORDER DETERMINING DISCHARGE INELIGIBILITY**

Now comes **LAUREN A. HELBLING**, the duly appointed and qualified Standing Chapter 13 Trustee ("Trustee") herein, and hereby moves this Honorable Court for an order determining that the Debtors are not eligible for discharge in this case. In support of her motion, Trustee makes the following representations to the Court:

Pursuant to §1328(f) of the Bankruptcy Code, the history of the previous Bankruptcy filings of the Debtors has rendered the Debtors ineligible for a discharge in the case at bar.

Case No.	Date Filed	Chapter
15-11175	March 7, 2015	7

**WHEREFORE**, your Trustee, being a proper party in interest, hereby moves this Honorable Court to grant this Motion determining the Debtors are not eligible for a discharge in this case for the reasons cited.

/S/ Lauren A. Helbling

LAUREN A. HELBLING (#0038934)

Chapter 13 Trustee

200 Public Square, Suite 3860

Cleveland OH 44114-2321

Phone (216) 621-4268 Fax (216) 621-4806

[Ch13trustee@ch13cleve.com](mailto:Ch13trustee@ch13cleve.com)

## **CERTIFICATE OF SERVICE**

I certify that on January 2, 2019, a true and correct copy of Trustee's Motion for Order Determining Discharge Ineligibility was served:

Via the Court's Electronic Case Filing System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

William J Balena, on behalf of Emily A. Garza & Richard J. Garza, Jr., Debtors  
at [Docket@Ohbksource.Com](mailto:Docket@Ohbksource.Com)

And by regular U.S. mail, postage prepaid, on:

Emily A. Garza & Richard J. Garza, Jr., Debtors, at 2028 East 37th Street, Lorain, OH 44055

**Ally Bank**

P.O. Box 130424  
Roseville, MN 55113-0004

**Ally Financial Inc**

P.O. Box 380901  
Bloomington, MN 55438

**Amerifinancial Solutions**

P.O. Box 65018  
Baltimore, MD 21264

**Attorney James Foos Jr.**

P.O. Box 16444  
Rocky River, OH 44116

**Bright Now Dental**

4785 N Leavitt Road  
Lorain, OH 44053

**Capital One**

P.O. Box 6492  
Carol Stream, IL 60197

**Capital One Bank (USA), N.A.**

P.O. Box 71083  
Charlotte, NC 28272-1083

**Care Credit/ Synchrony Bank**

P.O. Box 965036  
Orlando, FL 32896

**Credit One**

P.O. Box 98872  
Las Vegas, NV 89193

**Dovin Funeral Home**

2701 Elyria Ave  
Lorain, OH 44055

**Fed Loan**

P.O. Box 69184  
Harrisburg, PA 17106

**Fed Loan Servicing**

P.O. Box 530210  
Atlanta, GA 30353

**Kohl's**

N56 W17000 Ridgewood Drive  
Menomonee Falls, WI 53051

**Lorain Municipal Court**

200 West Erie Avenue  
Lorain, OH 44052

**One Main Finance**

2279 Cooper Foster Park Rd Unit A  
Amherst, OH 44001

**OneMain**

P.O Box 3251  
Evansville, IN 47731-3251

**Penn Foster School**

925 Oak Street  
Scranton, PA 18515

**Physicians Link Center**

2620 Ridgewood Road, #300  
Akron, OH 44313

**PRA Receivables Management, LLC**

P.O. Box 41021  
Norfolk, VA 23541

**U S Bank Home Mortgage**

4801 Frederica Street  
Owensboro, KY 42301

**USCB Corporation**

761 Scranton Carbondale Hwy, #6  
Eynon, PA 18403

**Walmart**

P.O. Box 965024  
El Paso, TX 79998

/S/ Lauren A. Helbling

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Chapter 13 Trustee

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Cleveland OH 44114-2321

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